

## Strengthening MSMEs through sharia-based entrepreneurship education

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### Abstract

This community service program aimed to enhance the knowledge and motivation of Muhammadiyah and Aisyiyah members in Banjar District through training on Sharia-based entrepreneurship. In an era of increasing interest in ethical business practices, Sharia entrepreneurship offers a model grounded in Islamic values such as honesty, justice, transparency, and social responsibility. The training was delivered through lectures, discussions, and Q&A sessions. The activity was conducted face-to-face at Mushola Muhammadiyah Darul Arqom on May 25, 2025. The results show that participants gained a clearer understanding of Sharia entrepreneurship and expressed enthusiasm in applying the principles to real-life business ventures. Many actively engaged by asking critical questions about starting businesses and capital requirements. The session also revealed a strong demand for more comprehensive and continuous training in the future. This program demonstrates that Sharia entrepreneurship training is highly beneficial in empowering Muslim communities toward ethical economic independence. Further initiatives are recommended, particularly those introducing practical tools such as Sharia-based bookkeeping systems and long-term mentoring to ensure sustainability and deeper community impact.

**Keywords:** sharia entrepreneurship, Muhammadiyah, Aisyiyah, Islamic business, ethical economy

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### 1. Introduction

In an ever-evolving world, Sharia-based entrepreneurship emerges as a compelling solution for Muslims who aspire to engage in business activities while adhering to Islamic principles. Islam emphasizes that seeking lawful (halal) sustenance is part of worship, making business activities that align with the Sharia not only ethical but spiritually rewarding. Entrepreneurship in Islam is not merely an economic endeavor—it is a way to apply Islamic ethics in daily life, fostering a fair and just economic system.

Despite its merits, many Muslim entrepreneurs face significant challenges in developing their Sharia-compliant businesses. These include a lack of knowledge about Islamic financial management, ethical marketing strategies based on Islamic values, and access to halal sources of capital. These barriers hinder the growth of Islamic entrepreneurship, especially among Micro, Small, and Medium Enterprises (MSMEs), which dominate the Indonesian economic landscape.

Sharia entrepreneurship refers to entrepreneurial activities conducted based on Islamic teachings and principles. In Islam, business is encouraged but must be conducted ethically and lawfully. The fundamental

principles of Islamic entrepreneurship include honesty (*sidq*), justice (‘*adl*), transparency (*shafāfiyyah*), and the avoidance of prohibited practices such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation or gambling). A Muslim entrepreneur is expected to view business as a form of worship (*ibadah*) by embedding Islamic values into every transaction and business decision.

The mosque has historically functioned as a center for social, educational, and economic activities within the Muslim community. During the time of Prophet Muhammad (peace be upon him), the mosque was not only a place of worship but also a space for decision-making, learning, and even economic exchange. In the modern context, the mosque continues to be a strategic institution for community development, including Sharia-compliant economic empowerment.

Utilizing the mosque as a training center for Sharia entrepreneurship is ideal for several reasons. First, it serves as a community hub where Muslims from diverse backgrounds gather, facilitating knowledge exchange and peer collaboration. Second, mosques often host *majelis taklim* and discussion groups that can be leveraged as platforms for entrepreneurial learning and networking. Third, community-based support within the mosque encourages accountability and strengthens the social capital required to sustain Islamic businesses.

Participating in Sharia entrepreneurship training provides participants with multiple benefits—from knowledge and skills to professional networking. A primary benefit is a better understanding of how to run a business in accordance with Islamic law. Many aspiring entrepreneurs struggle with applying Sharia principles in practice, such as managing finances without *riba* or drafting contracts (*akad*) that are Sharia-compliant.

The training also enhances essential entrepreneurial skills, including financial management, halal product innovation, and Islamic marketing strategies. Participants are equipped to compete in the marketplace professionally while upholding Islamic ethics. Moreover, these trainings help build Islamic business networks, connecting participants with fellow Muslim entrepreneurs and Islamic financial institutions for halal financing. Through such networks, greater business opportunities can be accessed.

From field observations and community engagement, it is evident that Sharia entrepreneurship is a grassroots economic movement. It emphasizes self-managed businesses and community development. However, a common problem persists: many Muslims lack motivation and strategic knowledge to become successful Sharia entrepreneurs. This calls for targeted community service initiatives that encourage and guide them on the path to entrepreneurship.

As such, the core problem addressed by this program is: How can we motivate the Muslim community to become successful Sharia entrepreneurs? This community service project—delivered as a Sharia entrepreneurship training program—was held for members of Muhammadiyah and Aisyiyah in Banjar District, and aimed to: 1) motivate Muhammadiyah and Aisyiyah members to learn and embrace Sharia entrepreneurship, 2) prepare them to face the challenges of globalization with strong ethical foundations, and 3) equip them to become resilient entrepreneurs capable of navigating both religious and economic responsibilities.

The expected benefits of the program include both hard and soft skills development. Soft skills such as communication, active listening, and emotional intelligence are essential for cooperative and ethical business conduct. Furthermore, participants are expected to internalize the spirit of entrepreneurship and a sense of purpose in building a Sharia-based business ecosystem. The integration of these skills also promotes cooperative economic growth (*perkoperasian*)—a form of economic practice emphasized in Islamic teachings for its communal benefit and ethical framework.

According to Hadith narrated by Ibn Mas‘ud, the Prophet Muhammad (peace be upon him) said:

"You must be truthful. Verily, truthfulness leads to righteousness and righteousness leads to Paradise.

A man continues to be truthful and strives to be truthful until he is recorded with Allah as truthful." This highlights that truthfulness (*sidq*) is the foundation of ethical entrepreneurship in Islam.

Other key values include social responsibility, such as sharing profits, giving to charity (*zakat* or *sadaqah*), and creating job opportunities for those in need. These are not just ethical principles but are part of the *maqasid al-shariah* (objectives of Islamic law), which aims to promote welfare and prevent harm in society.

Sharia entrepreneurship emphasizes justice and equality. It forbids exploitative practices and ensures that all stakeholders—customers, employees, partners—are treated fairly, regardless of their social or economic background. By incorporating these principles, Islamic entrepreneurship promotes inclusive and sustainable development, aligned with both spiritual goals and economic empowerment.

This initiative is tailored for 100 to 200 Muhammadiyah and Aisyiyah participants in Banjar District, including leaders at district, branch, and grassroots levels. By focusing on this specific group, the training leverages existing organizational structures and social trust. The goal is to create a ripple effect, where trained individuals can become agents of change, spreading the message and practice of Sharia entrepreneurship in their wider communities.

## **2. Research Design and Method**

### *Community service topic*

This community service initiative was conducted for members of Muhammadiyah and Aisyiyah in Banjar District. The main objective of this training was to provide participants with a solid understanding of Sharia-based entrepreneurship. The training aimed to strengthen their capacity to apply Islamic business principles in their daily entrepreneurial activities.

The training session was delivered by Dr. Abd Kadir, S.E., M.M., who presented comprehensive materials covering the fundamental concepts and practical applications of Sharia entrepreneurship. The learning approach included the following interactive methods: 1) lecture sessions are used to deliver theoretical and conceptual materials, 2) group discussion are used to encourage knowledge exchange among participants, 3) Q&A Sessions (*Tanya Jawab*) – to address specific issues and challenges faced by participants in their entrepreneurial journey.

### *Training methodology*

The main method employed in this community service activity was training. Members of Muhammadiyah and Aisyiyah were introduced to and guided in the practical application of Sharia-compliant entrepreneurial concepts. The training was structured into several phases to ensure systematic delivery and optimal engagement.

First, preparation stage which involved several preparatory steps, including: 1) survey and needs assessment are used to identify participant profiles and local economic conditions, 2) location and target group finalization is used selecting Muhammadiyah and Aisyiyah members as the focus audience, and 3) training materials development is used preparing educational resources such as papers, training modules, and presentation slides to support the training process.

Second, training implementation stage. To achieve the objectives of this community service activity, the following instructional methods were applied during the implementation phase: 1) lecture method is used to present general and theoretical content on Sharia entrepreneurship to build foundational knowledge among participants, and 2) dialogic method is utilized for interactive discussions and Q&A sessions, allowing participants to explore practical cases, share experiences, and clarify specific Sharia business principles.

This combination of methods ensured that participants not only received theoretical knowledge but also had opportunities to discuss real-life business scenarios and build their confidence in applying Sharia-compliant practices.

#### *Community service location*

The community service activity was held at Mushola Muhammadiyah Darul Arqom, located in Indrasari, Martapura, Banjar District. The location was chosen due to its accessibility to the target community and its significance as a religious and social hub for Muhammadiyah and Aisyiyah members.

### **3. Results and Discussion**

#### ***Results of the Activity Implementation***

The community service activity on Sharia Entrepreneurship Training for Muhammadiyah and Aisyiyah members in Martapura, Banjar District, was successfully conducted through face-to-face sessions. The training was held on Sunday, May 25, 2025, and involved lectures, discussions, and interactive Q&A sessions. The lecture session focused on the principles and applications of Sharia entrepreneurship and was delivered in an engaging and accessible manner.

Overall, the training program was conducted smoothly and received positive feedback from the participants. Many participants expressed that the time allocated for the session felt too short, indicating a strong interest in deeper exploration of the topics. Despite this, the training successfully achieved its goal of providing participants with foundational knowledge and understanding of Sharia-based entrepreneurship.

The participants acknowledged the usefulness and relevance of the material, especially in helping them understand how to develop businesses in accordance with Islamic values. They appreciated the clarity of the presentation and actively engaged in discussions and question-and-answer sessions with the resource persons.

#### ***Discussion***

The results of the training activity can be analyzed through the following components:

##### *Achievement of training objectives*

The primary objectives of the training were successfully achieved. This was evident from the participants' improved understanding of the key concepts of Sharia entrepreneurship. Observations during the activity showed that participants were able to absorb and reflect on the core principles presented.

##### *Achievement of material delivery*

The materials prepared and delivered by the speakers were well-structured and aligned with the needs of the participants. The participants responded positively and demonstrated an ability to understand and apply the content to their entrepreneurial contexts.

##### *Participants' mastery of the content*

The members of Muhammadiyah and Aisyiyah showed good comprehension of the materials. Their ability to answer questions during the session and to ask insightful, critical questions reflected their active engagement and grasp of the topics discussed.

##### *Participant enthusiasm and future engagement*

There was a high level of enthusiasm among the participants, many of whom expressed their desire to continue such training in the future. They recommended extending the duration of the training to allow for more in-depth discussion and practical exercises.



**Figure 1. Documentation of Community Service Activities**

In summary, this community service activity had a positive impact on the participants. It enhanced their knowledge and motivation to pursue Sharia-compliant entrepreneurship. The training also fostered a spirit of collaboration and commitment to ethical business practices in accordance with Islamic teachings. The high level of participation and feedback suggests a strong demand for similar initiatives in the future, with extended time and deeper content delivery.

#### **4. Conclusions**

This community service activity has successfully enhanced the understanding of Sharia entrepreneurship among Muhammadiyah and Aisyiyah members in Banjar District. Participants have begun to grasp the concept and benefits of conducting business in accordance with Islamic principles. Moreover, they have shown growing interest in learning how to establish Sharia-compliant businesses, asking numerous questions about the requirements and whether a large amount of capital is necessary to start such ventures. The enthusiasm and active participation displayed by the attendees reflect a genuine desire to engage in ethical and value-driven entrepreneurship.

Given the positive impact of this program, it is recommended that follow-up sessions be conducted in the coming years, especially those that aim to motivate participants further and introduce them to practical business tools such as basic Sharia accounting systems. Ensuring continuity and sustainability of this initiative is crucial to deepen the participants' understanding and appreciation of Sharia entrepreneurship. A long-term commitment will help foster a well-informed, empowered community that is capable of building and sustaining ethical businesses rooted in Islamic values.

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